

What's New

West Virginia Offices of the Insurance Commissioner



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Federal News

Problems with HealthCare.gov has left more than 100,000 Americans who applied for insurance and were told they were eligible for Medicaid or CHIP remained un-enrolled according to *The Washington Post*. In addition to the Medicaid issues, insurance officials say they are still receiving unreliable enrollment reports and now that coverage is in effect the system will not allow for changes such as a new baby or change of address. For additional information the article is located [here](#).

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The federally run Pre-existing Condition Insurance Plan has been extend through March 31. *The New York Times* (article located [here](#)) reported that the chaos with federal and some state exchanges prompted the Obama administration to extend the program.

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HHS released the 2014 federal poverty guidelines which will be applied to the Medicaid/CHIP eligibility effective immediately and the tax credits for coverage beginning in 2015. The guidelines, [located here](#) are approximately 1.55 higher than in 2013.

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The IRS released a Notice of Proposed Rulemaking further detailing the types of coverage considered minimum essential coverage (MEC). The rule is located [here](#).

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CCIIO announced that nine states were awarded \$201.2 million in Exchange Establishment grants to support SBM and SPM operations and development. Three of the nine states – Arkansas, Mississippi, and New Mexico – were awarded funds to transition from federally-run to state-run SHOP or individual marketplaces.

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The **Arkansas** Insurance Department received a [\\$3,576,093 Level 1 Exchange Establishment grant](#) to:

- Work toward transitioning to a State-Based Marketplace (SBM) model for plan year 2016;
- Support engagement with stakeholders and consumer groups; and
- Support efforts to research and analyze other states' SBM implementation.

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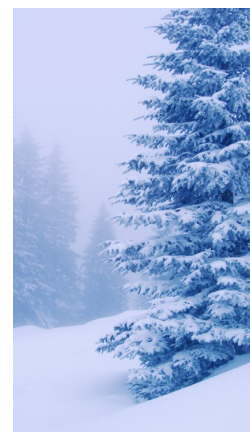
The **Delaware** Department of Health and Social Services received a [\\$8,321,608 Level 1 Exchange Establishment grant](#) to:

- Finalize remaining technical and business processes;
- Support qualified health plan (QHP) operations through re-certification and approval;
- Support continued QHP monitoring and complaints tracking;
- Analyze additional policy options for ensuring continuity of care and coverage for lower income Delawareans;
- Support continued outreach, education and marketing/media campaigns; and
- Support ongoing monitoring of In Person Assistors and coordination with the Federally-facilitated Marketplace's Navigators.

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Disclaimer: The information presented in this document does not necessarily reflect the views and opinions of the state of West Virginia or the West Virginia Offices of the Insurance Commissioner. The information provided by our stakeholders are not independently verified by the OIC. We encourage all stakeholders to provide articles, reports, and studies so that they can be shared. Many hyperlinks are also tied to state specific Exchange/Marketplace websites that frequently change over time, thus links may not always work. Please contact us if you need assistance in locating a document.

Federal News Continued

The **Mississippi** Department of Insurance received a [\\$16,895,723 Level 1 Exchange Establishment grant](#) to:

- develop a SHOP Marketplace eligibility and enrollment portal.

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The **Nevada** Silver State Health Insurance Exchange received a [\\$6,998,685 Level 1 Exchange Establishment grant](#) to:

- Support Information Technology (IT) requirements for eligibility and enrollment and security; and
- Support additional outreach and education through Public Service Announcements.

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The **New Hampshire** Insurance Department received a [\\$2,048,237 Level 1 Exchange Establishment grant](#) to:

- Add staffing capacity, provide training for staff, and prepare recertification standards for qualified health plans; and
- Perform background research on continuity of coverage for individuals transitioning from their current plans to the Marketplace.

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The **New Mexico** Human Services Department received a [\\$69,402,117 Level 1 Exchange Establishment grant](#) to:

- Design, develop and implement Information Technology (IT) advancements for eligibility and enrollment in the individual Marketplace in 2015; and
- Invest in additional resources for outreach and education about the Marketplace.

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The **Rhode Island** Department of Business Regulation received a [\\$6,176,368 Level 1 Exchange Establishment grant](#) to:

- Build critical new Small Business Health Options Program capacities, including an application interface that will: (1) allow brokers to assess the effects of different employer insurance offerings on employees, and (2) enable small business owners and employees to review, compare and select insurance plans, and
- Support outreach and engagement activities to ensure employer awareness of the tax credit value and availability as well as other potential tax savings.

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Utah's SHOP Exchange "Avenue H" received a [\\$3,247,987 Level 1 Exchange Establishment grant](#) to:

- Develop and provide tutorials and calculators to assist small employer groups with enrollment;
- Provide additional census upload functionality to SHOP website;
- Design, develop, and implement changes to Utah's All Payers Claim Database that will allow the Utah Insurance Department to allow risk adjustment at the state level;
- Implement additional measures that will improve the purchasing experience of small group employers purchasing insurance through Avenue H.

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The **Washington** State Health Care Authority received a [\\$84,633,761 Level 1 Exchange Establishment grant](#) to:

- Enhance the Washington Healthplanfinder's website to improve the customer experience and add additional functionality;
- Provide additional resources to support call center staffing training, translation services, and business process improvements;
- Evaluate the Exchange's outreach programs; and
- Include adult dental products and a dental shopping experience.

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Activity In Other States

California:

- A surge of applications, paperwork and computer glitches are still tripping up consumers. In addition to the exchange problems insurers are also reporting problems with their online payment systems. The *Los Angeles Times* article is located [here](#).
- Received \$155 million in federal grant funding to support outreach, marketing, enrollment assistance, staffing and technology. The press release is located [here](#).

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Connecticut: Insurance Department added a new page to their website that streamlines resources and removes barriers to mental health treatment. The [Behavioral Health Tool Kit](#) is a step-by-step template that patients and providers can use to submit to insurance companies for preauthorization. The *Norwalk Daily Voice* article is located [here](#).

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Delaware: Health Care Commission provided an update located [here](#) on enrollment and outreach activities.

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Kentucky: Health Cooperative received CMS approval and \$2.5 million in federal loans to expand its operations into West Virginia. The not for profit health insure is awaiting approval from the West Virginia Offices of the Insurance Commissioner. If approved the expansion will offer more insurance choices to West Virginia. The press release is located [here](#).

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Maine: The two insurers offering plans on Maine's Marketplace extended premium payment deadlines. The announcement is located on the Maine Bureau of Insurance [website](#).

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Massachusetts: *The Boston Herald* reported that the governor and attorney general aren't ruling out a lawsuit against CGI for the Connector website that has been plagued with problems. The article is located [here](#).

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Minnesota: Governor Dayton sent a letter to IBM Curman demanding that they fix 21 problems with the MNSure website *The Wall Street Journal* reported . The article is located [here](#).

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New Hampshire: The *New Hampshire Business Review* reported that a third health insurance carrier , Minuteman Health Inc. will join the NH Health Exchange in 2015. The article is located [here](#).

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New Mexico: Health Insurance Exchange has selected a CEO search firm to locate a permanent CEO for the State's Marketplace. The announcement is located [here](#).

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New York: State of Health Marketplace released informational documents for providers and consumers that contain FAQ's and contact information. Follow the links to access the [consumers](#) and [provider](#) documents.

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Oregon: Former Director Rocky King submitted his resignation effective March 5, 2014. King is the second official to resign from the problem ridden exchange. *The Oregonian* article is located [here](#).

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Vermont: Is withholding payments to CGI for failure to meet key deadlines and functionality on the state's health exchange site. The state has also removed the contract and other documents originally posted on the Vermont Health Access' website. The *VT Digger* article is located [here](#).





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**Additional information is
available on our web site:
www.bewv.com**

Additional News

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The *Washington Post* reported that few states are addressing the churning problem. The article located [here](#) points out problems as patients move back and forth between Medicaid and private insurance coverage.

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Kaiser Family Foundation released a fifty state report on the potential impact of the ACA. The report identifies and outlines each states coverage and eligibility populations. The complete report can be viewed [here](#). The West Virginia specific data is located [here](#).

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The State Health Care Cost Containment Commissions released a report on how the nation's governors and other state leaders can transform the current health-care system into a patient-centered and cost effective system. The report can be accessed [here](#).

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A recent *USA Today* analysis found that millions of Americans will get health insurance but the available health plans will leave them with thousands of dollars in deductibles and out-of-pocket cost. Additional details and the article can be found [here](#).



Jackson Hewitt Tax Service released a report that details that beginning in 2015, states that do not expand their Medicaid programs could face between \$1.03 and \$1.55 billion annually in fines related to the employer responsibility payment. The report is located [here](#).

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The Wall Street Journal reported that millions of workers may be shifted to private health exchanges. Michael Gregory, portfolio manager at Highland Capital Management credits the rising cost of providing health benefits to employees. The *Market Watch* article is located [here](#).

February

2014

14th All Stakeholders
Meeting OIC Main
Conference Room
17th Presidents Day

February 2014

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